

Information to identify the case:

Debtor 1	Keith Saunders	Social Security number or ITIN	xxx-xx-4450
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-25962-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Keith Saunders

4/11/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Keith Saunders
DebtorCase No. 17-25962-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 30

Date Rcvd: Apr 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2018.

db
 516988355 +Keith Saunders, 47 Baldwin Ave, Somerset, NJ 08873-1001
 516988356 +Capital Partners LLC, 79 Warren St, Glens Falls, NY 12801-4550
 516988356 #+Central Credit Services LLC, 20 Corporate Hills Dr, St Charles, MO 63301-3749
 516988358 +Convergent Healthcare Recoveries, PO Box 6209 Dept 0102, Champaign, IL 61826-6209
 516988360 +Credit Mgmt Control Inc, PO Box 1654, Greenbay, WI 54305-1654
 516988362 +Diversified Consultants Inc, PO Box 1391, Southgate, MI 48195-0391
 516988364 +Geico, One Geico Plaza, Macon, GA 31296-0001
 516988366 +IPC of Texas, PO Box 844904, Los Angeles, CA 90084-4904
 516988369 +KML Law Group PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
 516988368 +Kimberly Saunders, 807 Brian Ct, Princeton, NJ 08540-9562
 516988370 McAllen Anesthesia Consultants, PO Box 3499, McArthur, TX 78502
 516988371 +PNC Bank, PO Box 5570, Cleveland, OH 44101-0570
 516988372 +PNC Bank, PO Box 1820, Dayton, OH 45401-1820
 516988373 +Quantum Medical Radiology, PO Box 14267, Palm Desert, CA 92255-4267
 516988374 +Renaissance Emergency Phys, PO Box 4631, Houston, TX 77210-4631
 516988375 +Renaissance Medical Imagins, PO Box 3316, McAllen, TX 78502-3316
 516988376 +Southern Bank Emergency Phys, PO Box 37794, Philadelphia, PA 19101-5094
 516988377 +St Peters Hospital, 254 Easton Ave, New Brunswick, NJ 08901-1766
 516988380 +University Radiology Group, PO Box 1075, East Brunswick, NJ 08816-1075
 516988381 +Valley Pathology, PO Box 2340, San Antonio, TX 78298-2340

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 12 2018 00:02:38 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 12 2018 00:02:35 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516988354 +E-mail/Text: bankruptcy@usecapital.com Apr 12 2018 00:03:46 Capital Accounts,
 PO Box 140065, Nashville, TN 37214-0065
 516988357 +E-mail/Text: bankruptcy@consumerportfolio.com Apr 12 2018 00:02:52
 Consumer Portfolio Services, PO Box 57071, Irvine, CA 92619-7071
 516988359 +EDI: CCS.COM Apr 12 2018 03:28:00 Credit Collection Svc, c/o Century Bk, PO Box 55126,
 Boston, MA 02205-5126
 516988361 +EDI: ESSL.COM Apr 12 2018 03:28:00 Dish Network, PO Box 7203, Pasadena, CA 91109-7303
 516988363 EDI: DCI.COM Apr 12 2018 03:28:00 Diversified Consultants Inc, PO Box 551268,
 Jacksonville, FL 32255-1268
 516988365 +E-mail/Text: G2GPCCU@southernco.com Apr 12 2018 00:03:40 Georgia Power, PO Box 105537,
 Atlanta, GA 30348-5537
 516988367 EDI: TSYS2.COM Apr 12 2018 03:28:00 Juniper Card Svcs, PO Box 13337,
 Philadelphia, PA 19101-3337
 516988379 +E-mail/Text: bankruptcydepartment@tsico.com Apr 12 2018 00:03:22 Transworld Systems Inc,
 507 Prudential Rd, Horsham, PA 19044-2308

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516988378* +St Peters Hospital, 254 Easton Ave, New Brunswick, NJ 08901-1766

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 13, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 30

Date Rcvd: Apr 11, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC BANK, NAT'L ASSOCIATION dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Harrison Ross Byck on behalf of Debtor Keith Saunders lawfirm@kasuribyck.com,
kasuribyck@ecf.courtdrive.com;financial@kasuribyck.com
Karen E. Bezner on behalf of Plaintiff Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfbis.com;KarenEBeznerEsq@aol.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6